

**BANKERS LIFE AND CASUALTY COMPANY - NAIC 61263****LTC Individual - Comprehensive - Tax Qualified**

Policy Form: GR-N350

This policy is for Individual Comprehensive long term care insurance. The policy is classified as Tax Qualified.

<b>Maximum Policy Benefit Amounts</b> = In year(s).									
1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
									Notes: 2920 days is equivalent to 8 years.

<b>Nursing Home Daily Benefit Amounts</b> - There is a minimum and maximum amount offered in dollar increments.									
Minimum	Maximum	Increment	Day	Week	Month		Other	Company Notes	
\$50	\$300	\$10	YES						

<b>Residential Care Facility Daily Benefit Amounts</b> - Represents the percentage of the Nursing Home Daily Benefit Amount.									
100%	90%	80%	75%	70%	Other	Company Notes			
YES						Notes: None reported by company.			

<b>Home Care Benefit Amounts</b> - Represents the percentage of Home Care Benefit Amount.									
100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
YES						YES			Notes: None reported by company.

<b>Elimination Period</b> = In days.									
0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
YES		YES	YES	YES			YES	YES	Notes: 15 and 180 day options are also available.

<b>Inflation Protection</b>									
5%		Guaranteed Purchase Option	Other	Company Notes					
Compound	5% Simple								The Maximum Daily Benefit amount and the Maximum Benefit amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level. Notes: Also available are 3% and 4% compound inflation options.

<b>Waiver of Premium</b>									
Premiums waived after 90 days of receiving covered serves. Regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any riders and spouse's premium if covered under the same policy.									

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**Long Term Care Insurance Rates**

LTC Individual - Comprehensive - Tax Qualified

**30 Day Elimination Period****90 Day Elimination Period**

ISSUE AGE	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50		\$1,912	\$1,022	\$3,318	\$543	\$1,693	\$919	\$2,982
55		\$2,214	\$1,283	\$3,833	\$682	\$1,960	\$1,153	\$3,445
60		\$2,678	\$1,777	\$4,599	\$951	\$2,371	\$1,597	\$4,134
65		\$3,428	\$2,560	\$5,852	\$1,379	\$3,034	\$2,301	\$5,260
70		\$4,697	\$4,021	\$7,985	\$2,172	\$4,157	\$3,617	\$7,178
75		\$6,760	\$6,370	\$11,377	\$3,479	\$5,983	\$5,726	\$10,227
80		\$10,076			\$5,703	\$8,918		

**Customer Service Telephone Number:**

1-800-231-9150